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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/365,066	07/30/1999	JOSEPH FRUTUOSO	5053-23300	1321

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EXAMINER

NGUYEN, NGA B

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 11/21/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.
09/365,066

Applicant(s)
Frutuoso et al.

Examiner
Nga B. Nguyen

Art Unit
3628



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on Sep 3, 2002.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-62 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-62 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- *See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____
- 18) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

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DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on September 3, 2002, which paper has been placed of record in the file.
2. Claims 1-62 are pending in this application.

Response to Arguments/Amendment

3. Applicant's arguments with respect to claims 1-62 have been considered but are moot in view of the new grounds of rejection.
4. Applicant's amendment necessitated the new grounds of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

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Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi et al, U.S. Patent No. 5,950,169 in view of Official notice taken by Examiner.

Regarding claim 1, Borghesi discloses a method for processing receiving trading partner transactions comprising:

receiving at least one incoming transaction from at least one sending trading partner (column 16, lines 4-10);

reading additional information from an administration system in data communication with a computer system, wherein the additional information is read in response to receiving at least one incoming transaction from the at least one sending trading partner, and wherein the additional information is identified by at least one business rule (column 12, lines 14-58);

generating at least one outgoing transaction in response to reading the additional information from the administration system (column 12, line 59-column 13, line 60);

sending at least one outgoing transaction to at least one receiving trading partner (column 16, lines 46-49).

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Borghesi does not teach translating at least one incoming transaction from a first data format to a second data format. Official notice is taken that translating incoming data from a first data format to a second data format is well-known in the art. Electronic Data Interchange (EDI) standards were developed to support computer-to computer exchange of structured business documents. Most of trading partners' internal data processing systems do not use data and file standards that conform to the EDI standards or other standard communication formats. Thus, in order to receive and processing data that conform to various EDI standards, the incoming data need to be translated to a data format that is compatible with the trading partner's internal data processing system. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Borghesi's for the purpose of time-consuming because the incoming data need not to be re-entered to another data format compatible with the trading partner's internal data processing system.

Regarding claim 2, Borghesi further discloses the at least one business rule comprises one or more keywords (column 12, lines 19-29).

Regarding claims 3-4, Borghesi further discloses the at least one business rule comprises one or more logical operators and a string of at least one keyword and at least one operator, and wherein the business rule is entered into the computer system by a user via a user interface.(column 10, lines 29-55 and figures 9-12).

Regarding claim 5, Borghesi further discloses the outgoing transaction comprises the additional information read from the administration system (column 13, lines 60-64).

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Regarding claims 6-7, Borghesi further discloses the reading additional information from the administration system in response to the computer system receiving the incoming transaction from the at least one sending trading partner further comprises: extracting the additional information from the administration system according to search criteria wherein search criteria comprise one or more keywords.(column 12, lines 14-30).

Regarding claim 8, Borghesi further discloses queuing the outgoing transaction in response to the computer system generating the outgoing transaction (column 13, line 60-column 14, line 8).

Regarding claim 9, Borghesi further discloses the computer system receiving the incoming transaction from the at least one sending trading partner through an industry clearinghouse system (column 5, lines 50-65).

Regarding claim 10, Borghesi further discloses the computer system sending the outgoing transaction to the at least one receiving trading partner through an industry clearinghouse system (column 5, lines 50-65).

Regarding claim 11, Borghesi further discloses the computer system translating the outgoing transaction from a first data format to a second data format before sending the outgoing transaction the at least one receiving trading partner, wherein the second data format is an industry standard data format (column 21, lines 15-17, 53-62).

Regarding claim 12, Borghesi further discloses the incoming transaction is an insurance-related transaction (column 4, lines 20-22).

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Regarding claims 52-56, Borghesi further discloses at least one business rule comprises: a receiving trading partner identifier, an administration system identifier, a transaction identifier, a transaction status, a sending trading partner identifier (column 9, lines 18-32).

Regarding claim 57, Borghesi further discloses the business rule is entered into a database (column 12, lines 14-22).

Regarding claim 13, Borghesi discloses a system comprising: a CPU; a database coupled to the CPU; an administration system coupled to the CPU; a memory coupled to the CPU, wherein the memory stores one or more computer programs executable by the CPU (column 6, lines 5-32); wherein the computer programs are executable to:

store a trading relationship between trading partners of a transaction, wherein the trading relationship is stored in the database, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner (column 4, lines 25-46);

receive an incoming transaction from the at least one sending trading partner (column 16, lines 4-10);

read additional information from the administration system in response to receiving the incoming transaction from the at least one sending trading partner, wherein the additional information is identified by at least one business rule (column 12, lines 14-58);

generate an outgoing transaction in response to reading the additional information from the administration system (column 12, line 59-column 13, line 60);

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send the outgoing transaction to the at least one receiving trading partner, wherein the at least one receiving trading partner is identified in the trading relationship (column 16, lines 46-49).

Regarding claim 14, Borghesi further discloses the business rule comprises a string of at least one keyword and at least one operator, and wherein the business rule is entered into the computer system by a user via a user interface (column 10, lines 29-55 and figures 9-12).

Regarding claim 15, Borghesi further discloses the at least one business rule is defined by a user through a user interface (column 9, lines 52-55).

Regarding claim 16, Borghesi further discloses receiving the incoming transaction from the at least one trading partner through an industry clearinghouse system (column 5, lines 50-65).

Regarding claim 17, Borghesi further discloses the incoming transaction is an insurance-related transaction (column 4, lines 20-22).

Claims 18-22, 28, 32-38, 58-62 are written in computer software that parallel limitations found in claims 1-4, 57, 5-12, 52-56 as discussed above, therefore, are rejected by the same rationale.

Regarding claims 23-27, Borghesi further discloses the administration system from which additional information is read is specified by a map, wherein the map comprises a relationship between the outgoing transaction and a source for the additional information and the map is specified by a user through a user interface; generating the map comprises: selecting one or more source fields, wherein each source field corresponds to the source for the additional information;

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selecting a destination field, wherein each destination field corresponds to the outgoing transaction, the value of the destination field is a sum of respective values of the one or more selected source fields, a value of the destination field as a function of the one or more source fields.(figures 10-12, column 11, lines 33-44 and column 13, lines 49-57).

Regarding claims 29-31, Borghesi does not teach the computer system implements storing a schedule in memory, wherein the schedule relates to the incoming transaction, and wherein the schedule comprises: a predetermined time for receiving the incoming transaction from the at least one sending trading partner, a predetermined time for reading the additional information from the administration system, a predetermined time for sending the outgoing transaction to the at least one receiving trading partner. Official notice is taken that to schedule an event in the computer system is old and well-known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Borghesi's for the purpose of providing more convenient for the user to receiving an incoming transaction at a specified date and time.

Regarding claims 38-44, Borghesi further discloses the incoming transaction is an insurance-related transaction, the outgoing transaction is an insurance-related transaction, an annuity asset pricing transaction, a positions and valuation focused refresh transaction, an insurance pricing transaction, a commission settlement transaction (column 4, lines 25-30, column 13, lines 45-53, column 10, lines 25-28, and column 16, lines 12-15).

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Regarding claim 45, Borghesi further discloses the sending trading partner is the receiving trading partner (column 16, lines 4-22).

Regarding claim 46, Borghesi further discloses the carrier medium is a memory medium (column 6, lines 5-14).

Claims 47-51 are written in computer software that parallel limitations found in claims 13, 14, 57, 12, 46 discussed above, therefore are rejected by the same rationale.

Conclusion

7. Claims 1-62 are rejected.

8. The prior arts made of record to support the Examiner Official notice:

Richards (US 6,408,303) discloses translating at least one incoming transaction from a first data format to a second data format (column 2, line 60-column 3, line 67).

Berman et al. (US 5,995,939) discloses translating at least one incoming transaction from a first data format to a second data format (column 8, line 57-column 9, line 23 and column 14, lines 35-45).

Spurgeon (US 6,088,677) discloses translating at least one incoming transaction from a first data format to a second data format (column 7, lines 27-38).

Boyer et al. (US 6,208,973) discloses translating at least one incoming transaction from a first data format to a second data format (column 1, lines 49-55).

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Wamsley et al. (US 5,956,687 discloses the computer system implements storing a schedule in memory, wherein the schedule relates to the incoming transaction, and wherein the schedule comprises: a predetermined time for receiving the incoming transaction from the at least one sending trading partner, a predetermined time for reading the additional information from the administration system, a predetermined time for sending the outgoing transaction to the at least one receiving trading partner (column 32, line 49-column 33, line 20).

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nga B. Nguyen, whose telephone number is (703)306-2901. The examiner can normally be reached on Monday-Thursday from 8:30 AM-6:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Souh, can be reached on (703)308-0505.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703)308-1113.

10. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks

c/o Technology Center 3600

Washington, D.C. 20231

or faxed to:

(703) 305-7687, (for formal communications intended for entry)

or:

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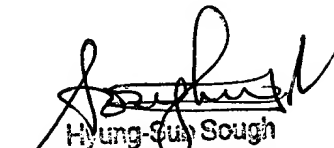
(703) 308-3961 (for informal or draft communications, please label

"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive,
Arlington, VA, Seventh Floor (Receptionist).

Nga B. Nguyen

November 12, 2002



Hyung-Sun Sough
Primary Examiner